Case 20-13912-mdc Doc 24 Filed 12/20/20 Entered 12/21/20 00:57:33 Desc Imaged Page 1 of 5 Certificate of Notice

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 20-13912-mdc Natalya Zhuiko Chapter 13

Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Adminstra Page 1 of 3 Form ID: 309I Total Noticed: 31 Date Rcvd: Dec 18, 2020

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:

Recip ID	Recipient Name and Address
db	+ Natalya Zhuiko, 350 Laurel Oaks Drive, Langhorne, PA 19047-8528
14545884	+ American Express, P.O. Box 361595, Columbus, OH 43236-1595
14545885	+ Bank of America, 128 Rennard Place, Philadelphia, PA 19116-2604
14545888	+ Carrington Mortgage Services LLC, P.O. Box 5001, Westfield, IN 46074-5001
14545892	Infiniti Financial Services, P.O. Box 660360, Dallas, TX 75266-0360
14555249	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14545894	+ Marcus by Goldman Sachs, Goldman Sachs Bank USA, P.O. Box 45400, Salt Lake City, UT 84145-0400
14549502	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: weiss@lawyersbw.com	Date/Time	Recipient Name and Address
aty		·	Dec 19 2020 03:42:00	TOVA WEISS, Blitshtein & Weiss, P.C., 648 2nd Street Pike, Southampton, PA 18966
tr	+	Email/Text: bncnotice@ph13trustee.com	Dec 19 2020 03:43:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg		Email/Text: megan.harper@phila.gov	Dec 19 2020 03:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg		EDI: PENNDEPTREV	Dec 19 2020 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2020 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+	Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 19 2020 03:43:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+	Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 19 2020 03:43:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14550314		EDI: BECKLEE.COM	Dec 19 2020 06:28:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14570085		EDI: BANKAMER.COM	Dec 19 2020 06:28:00	Bank of America, N.A, P.O. Box 31785, Tampa FL 33631-3785
14545886	+	EDI: CAPITALONE.COM	Dec 19 2020 06:28:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14550291	+	EDI: AIS.COM	Dec 19 2020 06:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14545889	+	Email/PDF: creditonebknotifications@resurgent.com	Dec 19 2020 03:11:40	Credit One Bank, P.O. Box 98873, Las Vegas, NV

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User: Adminstra

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District 611: 0313 2		CSCI: / Idillinistra	1 456 2 01 3
Date Rcvd: Dec 18, 2020		Form ID: 309I	Total Noticed: 31
			89193-8873
14545893	EDI: CITICORP.COM	Dec 19 2020 06:28:00	Macy's, P.O. Box 183083, Columbus, OH 43218
14555581	EDI: Q3G.COM	Dec 19 2020 06:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14545890	EDI: RMSC.COM	Dec 19 2020 06:28:00	Gap Visa/Synchrony Bank, P.O. Box 960017, Orlando, FL 32896-0017
14547952	Email/PDF: resurgentbknotifications@resur	gent.com Dec 19 2020 03:02:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14565671	EDI: PRA.COM	Dec 19 2020 06:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14545895 +	EDI: RMSC.COM	Dec 19 2020 06:28:00	PayPal Credit, P.O. Box 5138, Lutherville Timonium, MD 21094-5138
14545897 +	EDI: CITICORP.COM	Dec 19 2020 06:28:00	Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
14566003 +	EDI: RMSC.COM	Dec 19 2020 06:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14545898	EDI: RMSC.COM	Dec 19 2020 06:28:00	Synchrony Bank/TJX Rewards Credit Card, P.O. Box 530949, Atlanta, GA 30353-0949
14545899 +	EDI: WFFC.COM	Dec 19 2020 06:28:00	Wells Fargo Bank, MAC N97777-112, P.O. Box 5169, Sioux Falls, SD 57117-5169
14556268	EDI: WFFC.COM	Dec 19 2020 06:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14567077 +	Email/Text: BKBCNMAIL@carringtonms.o	Dec 19 2020 03:42:00	Wilmington Savings Fund Society, FSB, as trustee of Upland Mortgage Loan Trust, c/o Carrington Mortgage Services, LLC, P.O. Box 3730, Anaheim, CA 92803-3730

TOTAL: 24

District/off: 0313-2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID 14545882	Bypass Reason	Name and Address Amazon Credit Card
14545883		Amazon Prime
14545887		Care Credit
14545891		Ideal Image
14545896		PC Penny
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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District/off: 0313-2 User: Adminstra Page 3 of 3
Date Rcvd: Dec 18, 2020 Form ID: 309I Total Noticed: 31

Date: Dec 20, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed

below:

Name Email Address

BRIAN E. CAINE

on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee for Upland Mortgage Loan Trust A

bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

REBECCA ANN SOLARZ

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HARBORV IEW

MORTGAGE LOAN TRUST 2004-9, MORTGAGE PASS-THROUGH CERTIFICAT ES, SERIES 2004-9

bkgroup@kmllawgroup.com

TOVA WEISS

on behalf of Debtor Natalya Zhuiko weiss@lawyersbw.com

WILLIAM C. MILLER, Esq.

 $on\ behalf\ of\ Trustee\ WILLIAM\ C.\ MILLER\ Esq.\ ecfemails@ph13trustee.com, philaecf@gmail.com$

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 5

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Information to identify the case:			
Debtor 1:	Natalya Zhuiko	Social Security number or ITIN: xxx-xx-7219	
	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 9/29/20	
Case number:	20-13912-mdc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Natalya Zhuiko	
2.	All other names used in the last 8 years		
3.	Address	350 Laurel Oaks Drive Langhorne, PA 19047	
	Debtor's attorney Name and address	TOVA WEISS Blitshtein & Weiss, P.C. 648 2nd Street Pike Southampton, PA 18966	Contact phone (215)364-4900
			Email: weiss@lawyersbw.com
5.		WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377
	Name and address		Email: ecfemails@ph13trustee.com
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Philadelphia, PA 19107 Con	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M;		
	at this address. You may inspect all records filed in this case at this office or online at	Suite 400	Reading Office 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408-2800
	<u>, , , , , , , , , , , , , , , , , </u>		Date: 12/18/20

For more information, see page 2

Debtor Natalya Zhuiko Case number 20–13912–mdc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 13, 2021 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/15/21		
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/8/20		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/29/21		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$370.39 The hearing on confirmation will be held on: 2/11/21 at 09:30 AM, Location: Courtroom #2, 900 Market Street,			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If		